



AMERICAN
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Understanding Your Church's Risk and Liability

June 3, 2020

Webinar hosts



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Group of Colorado, Nebraska and
the Dakotas



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Director of Ministry Safety and Strategic
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Colorado, Nebraska and the Dakotas



American Church Group's focus

To help our ministries thrive by providing them with the best ministry risk management resources and insurance coverage available.

We serve over 1,700 Christian ministries in six states- denominational offices, large camps, schools, churches and related ministries.



How we help our ministries thrive

- Insurance coverage tailored to Christian ministries (Beliefs Based Decisions, Church Security Teams, other unique exposures)
- Legal Assist: Access to attorneys for general legal questions
- Ministry Safety: abuse prevention, security consultation, property threat assessments



Ministry safety expertise



Craig was the lead developer of the *Safe and Secure Church: The Ministry Approach* training kit produced in partnership with Group Publishing and Brotherhood Mutual Insurance Company.

He leads the safety team at a multi-campus ministry in Northern Colorado and has personally trained hundreds of church safety team leaders and volunteers around the country.

Craig is a sworn peace officer and serves as a Reserve Deputy Sheriff for the patrol division at the Larimer County Sheriff's Office (LCSO).

Churches in the news

Fact check: Are churches in Illinois closed for a year?

McKenzie Sadeghi USA TODAY
Published 3:43 p.m. ET May 10, 2020 | Updated 9:45 a.m. ET May 11, 2020



1:03 | 1:37 in public to demand business

Coronavirus: How R-0 can be used to fight COVID-19
R-0 may be the most important scientific term you've never heard of when it
USA TODAY

Some Virginia Churches Begin to Reopen but at 50 Percent Capacity

Amanda Casanova | ChristianHeadlines.com Contributor | Friday, May 15, 2020



Reopening Small and Mid-Sized Churches: A Discussion on Leading after COVID-19

William Vanderbloemen | Vanderbloemen Search Group | Thursday, May 14, 2020



NC sheriff encourages churches to have service, won't enforce limit on attendance

by Associated Press | Thursday, May 14th 2020

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Whether it's outside ceremonies or social distancing seating, Mud Creek Baptist Church Pastor Greg Mathis hopes the state leaves reopening decisions up to each church. (Photo credit: WLOS staff)

Questions to consider

- Are people ready to return?
- Can your ministry meet the requirements for people returning?
- What is your liability if someone should get sick after returning?

Understanding your liability

- Claims of negligence
 - *"What's our liability if..."*
- Due diligence and intent
 - *Understand why you're doing what you're doing*
- Representation against claims
 - *Courts decide what is reasonable or unreasonable*

Insulating your ministry

- Survey to take pulse of congregation
- Posting guidelines online and making people aware of possible exposure
- Adhering to reasonable sanitation practices
- Understanding unforeseen challenges with making broad, general rules (Following a written plan)
- Other safeguards (waivers, reservations, temperature readings, entrance/exit strategies)

Practical next steps

- **Have a plan in writing**
 - Communication (Overcommunicate, flexible, acknowledge risk)
 - Sanitation guidelines (before, during, after)
 - Ministry integration (phased-in ministry offerings)
 - Don't make it too complex
- **Seek wise counsel**
 - Ministerial colleagues
 - Cultural sensitivity (survey congregation)
 - Local agent
- **Don't get too far in the weeds**
 - Keep it simple
 - Be willing to adapt

Nationwide study

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Study will be exploring three primary research categories:

- What is the overall attitude about returning?
- What are the health and well-being concerns?
- What expectations will people have if they return?

(Findings released June 2020)



We're here to help



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